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Application No. 10/098,634

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Attorney's Docket No. 018360/236825

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re:	Chalmers	Confirmation No.:	3718
Appl No.:	10/098,634	Group Art Unit:	3625
Filed:	March 13, 2002	Examiner:	James H. Zurita
For:	SYSTEM AND METHOD FOR INITIATING RETURNS OVER A NETWORK		

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

This is in response to the Office Action dated April 6, 2005, in which the Examiner has required restriction between Group I, namely Claims 1-16, Group II, namely Claims 17-29, Group III, namely Claim 30, Group IV, namely Claims 31-33, Group V, namely Claims 34-48, and Group VI, namely claims 49-64.

Applicant hereby provisionally elects with traverse to prosecute the claims of Group I (Claims 1, 11, 12) and expressly reserves the right to file divisional applications or take such other appropriate measures deemed necessary to protect the inventions in the remaining claims.

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

  
Gregory T. Gronholm  
Registration No. 32,415

Appl No.: 10/098,634  
Amdt. dated 07/01/2005  
Reply to Restriction Requirement of April 6, 2005

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**CERTIFICATION OF FACSIMILE TRANSMISSION**

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Shana Moore  
Shana Moore

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Date